

The Final Basis Of Confidence

The final guarantee of everything good and valuable in this world and in the banking business is personal integrity, tested by sufficient time to make it a fixed quality.

The respect and trust accorded this institution are based, not so much upon its large business and complete organization, but upon trusts well executed for thousands of satisfied customers who have found no flaw in its methods and dealings for forty-six years.

1104 East Main.

Capital and Surplus, - - - \$2,000,000.00

<p>Railroads.</p> <p>Richmond, Fredericks'g & Potomac R. R.</p> <p>AND FROM WASHINGTON AND BEYOND.</p>	<p>E. A. BARBER, JR.</p> <p>Certified Public Accountant.</p> <p>E. A. BARBER & CO.</p> <p>ACCOUNTING, AUDITING,</p>
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Deville Richmond	Arrive Richmond
5.30 A.M. By R.R. Sta.	7.50 A.M. By R.R. Sta.
5.40 A.M. Main Sta.	7.55 A.M. Kila Station
5.45 A.M. By R.R. Sta.	7.11.35 A.M. By R.R. Sta.
5.50 A.M. Main Sta.	7.12 P.M. Main Sta.
5.40 A.M. By R.R. Sta.	7.25 P.M. By R.R. Sta.
5.45 noon By R.R. Sta.	7.30 P.M. By R.R. Sta.
5.50 P.M. Main Sta.	7.40 P.M. By R.R. Sta.
5.55 P.M. Elba Station	7.45 P.M. Main Sta.
5.15 P.M. Main Sta.	7.10.05 P.M. Main Sta.

National Bank of Virginia
Capital, - \$1,200,000
Surplus, - \$ 600,000

ACCOMMODATION TRIPS—WEEKDAYS.
 Drive Dyr St. Sta. 1.50 A.M. from Fredericksburg
 Drive Elba Sta. 6.50 A.M. 6.30 P.M. for Ashland
 Drive Dyr St. Sta. 1.50 A.M. from Fredericksburg
 Drive Elba Sta. 6.50 A.M. 6.30 P.M. from Ashland.
***Daily. *Weekdays. *Sundays only.**
 All trains to or from Dyer Street Station
 except trains leaving 5.30 a. m. and arriving
 50 minutes later at Ashland. All fares and
 excursions not guaranteed. Read the signs.

RICHMOND, VA.
Coolest Restaurant in the City.
Club Breakfast a Specialty.
Lobby Cooled by Battery of Electric Fans.
 The most magnificent hotel in the South
 European plan. Rooms single and en suite
 with and without baths. Spacious sample
 rooms.

Chmond & Petersburg Electric Railway
 Leave Manchester, seventh and Perry
 streets, for Petersburg:
 6:15, 7, 8, 9, 10, 11, 12 A. M., 1, 2, 3 P. M.,
 4, 5, 6, 7, 8, 9, 10, 11, 12 P. M.
 Leave Petersburg, 12:00 midnight for
 Manchester:
 12:15, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12
 P. M., 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12
 A. M.

**Accounts solicited
 Ninth and Main Street**

Your money will increase rapidly
 if you deposit regularly in our sav-
 ings department.

REST AND RECREATION.
Virginia's leading all-the-year Moun-
tain Resort. Fine hotel. Write for
booklet and rates. Address
W. G. HAMILTON, Manager.

daily except Sunday and holidays
to baggage and express.
Limited, except Sunday and holidays.
All calls from Petersburg connect with
cars for Richmond.

SEABOARD AIR LINE.
Southbound trains scheduled to leave Rich-
mond daily 9:15 A. M.—Local to Norfolk
and daily 10:15 A. M.—Savannah and Atlantic
City. Birmingham, Savannah, Jacksonville and
Palm Beach. Jacksonville, Jacksonville and
Palm Beach, Jacksonville, Jacksonville and
Palm Beach.

7:30 A.-Local.-Daily - Newport News. Ex. Bus.
Thurmond.
10:00 A.-Express-Daily-Norfolk, Old Point.
11:00 A.-Local-Daily-Lchbg. Lex. C. Forge.
12:00 P.-Express-Daily-Cin.-L'ville.
14:00 P.-Express-Daily-Norfolk.

[illegible]

EFFECTIVE OCTOBER 8, 1911.
TRAINS LEAVE RICHMOND DAILY.
 For Florida and South: 8:15 A. M. and
 7:35 P. M.; 1:00 A. M. Charleston.
 For Norfolk: 9:00 A. M., 3:00 P. M., 4:15
 P. M.
 For N. & W. Ry. West: 6:15 A. M., 10:00
 A. M., 3:00 P. M., 5:30 P. M.


2, 4, 6, 8, 10, 12, 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34, 36, 38, 40, 42, 44, 46, 48, 50, 52, 54, 56, 58, 60, 62, 64, 66, 68, 70, 72, 74, 76, 78, 80, 82, 84, 86, 88, 90, 92, 94, 96, 98, 100, 102, 104, 106, 108, 110, 112, 114, 116, 118, 120, 122, 124, 126, 128, 130, 132, 134, 136, 138, 140, 142, 144, 146, 148, 150, 152, 154, 156, 158, 160, 162, 164, 166, 168, 170, 172, 174, 176, 178, 180, 182, 184, 186, 188, 190, 192, 194, 196, 198, 200, 202, 204, 206, 208, 210, 212, 214, 216, 218, 220, 222, 224, 226, 228, 230, 232, 234, 236, 238, 240, 242, 244, 246, 248, 250, 252, 254, 256, 258, 260, 262, 264, 266, 268, 270, 272, 274, 276, 278, 280, 282, 284, 286, 288, 290, 292, 294, 296, 298, 300, 302, 304, 306, 308, 310, 312, 314, 316, 318, 320, 322, 324, 326, 328, 330, 332, 334, 336, 338, 340, 342, 344, 346, 348, 350, 352, 354, 356, 358, 360, 362, 364, 366, 368, 370, 372, 374, 376, 378, 380, 382, 384, 386, 388, 390, 392, 394, 396, 398, 400, 402, 404, 406, 408, 410, 412, 414, 416, 418, 420, 422, 424, 426, 428, 430, 432, 434, 436, 438, 440, 442, 444, 446, 448, 450, 452, 454, 456, 458, 460, 462, 464, 466, 468, 470, 472, 474, 476, 478, 480, 482, 484, 486, 488, 490, 492, 494, 496, 498, 500, 502, 504, 506, 508, 510, 512, 514, 516, 518, 520, 522, 524, 526, 528, 530, 532, 534, 536, 538, 540, 542, 544, 546, 548, 550, 552, 554, 556, 558, 560, 562, 564, 566, 568, 570, 572, 574, 576, 578, 580, 582, 584, 586, 588, 590, 592, 594, 596, 598, 600, 602, 604, 606, 608, 610, 612, 614, 616, 618, 620, 622, 624, 626, 628, 630, 632, 634, 636, 638, 640, 642, 644, 646, 648, 650, 652, 654, 656, 658, 660, 662, 664, 666, 668, 670, 672, 674, 676, 678, 680, 682, 684, 686, 688, 690, 692, 694, 696, 698, 700, 702, 704, 706, 708, 710, 712, 714, 716, 718, 720, 722, 724, 726, 728, 730, 732, 734, 736, 738, 740, 742, 744, 746, 748, 750, 752, 754, 756, 758, 760, 762, 764, 766, 768, 770, 772, 774, 776, 778, 780, 782, 784, 786, 788, 790, 792, 794, 796, 798, 800, 802, 804, 806, 808, 810, 812, 814, 816, 818, 820, 822, 824, 826, 828, 830, 832, 834, 836, 838, 840, 842, 844, 846, 848, 850, 852, 854, 856, 858, 860, 862, 864, 866, 868, 870, 872, 874, 876, 878, 880, 882, 884, 886, 888, 890, 892, 894, 896, 898, 900, 902, 904, 906, 908, 910, 912, 914, 916, 918, 920, 922, 924, 926, 928, 930, 932, 934, 936, 938, 940, 942, 944, 946, 948, 950, 952, 954, 956, 958, 960, 962, 964, 966, 968, 970, 972, 974, 976, 978, 980, 982, 984, 986, 988, 990, 992, 994, 996, 998, 1000, 1002, 1004, 1006, 1008, 1010, 1012, 1014, 1016, 1018, 1020, 1022, 1024, 1026, 1028, 1030, 1032, 1034, 1036, 1038, 1040, 1042, 1044, 1046, 1048, 1050, 1052, 1054, 1056, 1058, 1060, 1062, 1064, 1066, 1068, 1070, 1072, 1074, 1076, 1078, 1080, 1082, 1084, 1086, 1088, 1090, 1092, 1094, 1096, 1098, 1100, 1102, 1104, 1106, 1108, 1110, 1112, 1114, 1116, 1118, 1120, 1122, 1124, 1126, 1128, 1130, 1132, 1134, 1136, 1138, 1140, 1142, 1144, 1146, 1148, 1150, 1152, 1154, 1156, 1158, 1160, 1162, 1164, 1166, 1168, 1170, 1172, 1174, 1176, 1178, 1180, 1182, 1184, 1186, 1188, 1190, 1192, 1194, 1196, 1198, 1200, 1202, 1204, 1206, 1208, 1210, 1212, 1214, 1216, 1218, 1220, 1222, 1224, 1226, 1228, 1230, 1232, 1234, 1236, 1238, 1240, 1242, 1244, 1246, 1248, 1250, 1252, 1254, 1256, 1258, 1260, 1262, 1264, 1266, 1268, 1270, 1272, 1274, 1276, 1278, 1280, 1282, 1284, 1286, 1288, 1290, 1292, 1294, 1296, 1298, 1300, 1302, 1304, 1306, 1308, 1310, 1312, 1314, 1316, 1318, 1320, 1322, 1324, 1326, 1328, 1330, 1332, 1334, 1336, 1338, 1340, 1342, 1344, 1346, 1348, 1350, 1352, 1354, 1356, 1358, 1360, 1362, 1364, 1366, 1368, 1370, 1372, 1374, 1376, 1378, 1380, 1382, 1384, 1386, 1388, 1390, 1392, 1394, 1396, 1398, 1400, 1402, 1404, 1406, 1408, 1410, 1412, 1414, 1416, 1418, 1420, 1422, 1424, 1426, 1428, 1430, 1432, 1434, 1436, 1438, 1440, 1442, 1444, 1446, 1448, 1450, 1452, 1454, 1456, 1458, 1460, 1462, 1464, 1466, 1468, 1470, 1472, 1474, 1476, 1478, 1480, 1482, 1484, 1486, 1488, 1490, 1492, 1494, 1496, 1498, 1500, 1502, 1504, 1506, 1508, 1510, 1512, 1514, 1516, 1518, 1520, 1522, 1524, 1526, 1528, 1530, 1532, 1534, 1536, 1538, 1540, 1542, 1544, 1546, 1548,

N. B.—Following schedule figures published as information and not guaranteed:
6:10 A. M.—Daily—Local for Charlotte, Durham and Raleigh. 10:45 A. M.—Daily—Limited—For all points South. Drawing Room Buffet Sleeping Car to Asheville, N. C. 2: P. M. Ex. Sun.—Local for Durham and intermediate stations. 6:00 P. M. Ex. Sun.—Asheville Local. 11:45 P. M. Ex. Sun.—

West Indies
Fire Delightful Cruises
WEST INDIES, PANAMA, CANAL
C. D. S. S. Co. 7:00 P. M. home day in Norfolk.
VA. Nav. Co. 6:30 A. M. (Monday, Wednesday and Friday).
Tickets at all offices. For staterooms apply to H. M. HOYKIN, Agent, New York Street.

Vacations in the Tropics
The Royal Mail Steam Packet Co.

Schedule in Effect October 2, 1911.
Leave Byrd Street Station, Richmond
FOR NORFOLK: *9:00 A. M., *3:00 P. M.
*4:10 P. M.
FOR LYNCHBURG AND THE WEST
*6:15 A. M., *10:00 A. M., *3:00 P. M., *9:
P. M.
Arrive Richmond from Norfolk: *11:40 A.
M., *8:35 P. M., *11:30 P. M. From the West



**VENEZUELA and
BERMUDA**
Leaving New York
by the Painted Twin
Screw Steamers

S.S. Molite (12,500 tons), 28 days	Jan. 23, 1915	\$150 ⁰⁰
S.S. Hamburg (11,000 tons), 10 days	Feb. 10, 1915	\$125 ⁰⁰
S.S. Molite (12,500 tons), 16 days	Mar. 26, 1915	\$85 ⁰⁰

Every Luxury of Service.
Every Regardment of Arrive, Insured

To the West Indies
Seventy-second successful year—over
2,000 trips.

**Bermuda — Cuba
Jamaica — Panama**

Fall and winter trips to the most de-
lightful spots in the universe, go

W. W. CROXTON, G. P. & Norfolk, Va.

Also Cruises to the Orient, South America,
Around the World, Italy and Egypt, etc.

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45 B'way, N. Y., or S. H. Bowman, 705 E.
Main St., Richmond Transfer Co., 809 E.
Main St., Richmond, Va.

OLD DOMINION LINE.

S. H. Bowman, 705 E. Main St., daily 7:00 P.M.

Every loyal American should visit the
big ditch where the water is turned in.

Regular sailings on the palatial
steamers

ATAGU (to Bermuda), Oct. 18, Oct. 2.
ATRATO, Oct. 14 - THAMES, Oct. 2.

TO THE WEST INDIES,
SANDERSON & SON,
Genl. Agts., 22 State St., N. Y.

Samuel H. Bowman, 705 E. Main St.

N. B.—Following schedule figures published as information and not guaranteed:
6:10 A. M.—Daily—Local for Charlotte, Durham and Raleigh. 10:45 A. M.—Daily—Limited—For all points South. Drawing Room Buffet Sleeping Car to Asheville, N. C. 2: P. M. Ex. Sun.—Local for Durham and intermediate stations. 6:00 P. M. Ex. Sun.—Asheville Local. 11:45 P. M. Ex. Sun.—

See Newport News.....\$30 A M.
Leaves Norfolk
Connects with main line steamers leaving
Norfolk for New York daily except Sunday
9 A. M. Connections also made
at P. R. 3 P. M. and C. & O. Ry. at 4 P. M.
Light line steamers stop at Clarendon to
serve the river trade. Freight
will be met by public conveyance.
NEWPORT NEWS, N. A. S. Leaves River
daily for Norfolk and Old Point New-
port News and all James River landings.

Schedule in Effect October 2, 1911.
Leave Byrd Street Station, Richmond
FOR NORFOLK: *9:00 A. M., *3:00 P. M.
*4:10 P. M.
FOR LYNCHBURG AND THE WEST
*6:15 A. M., *10:00 A. M., *3:00 P. M., *9:30
P. M.
Arrive Richmond from Norfolk: *11:40 A.
M., *8:35 P. M., *11:30 P. M. From the West

day at 6:30 A. M. Freight received for
James River landings. Phone Madison 174.
Ticket Office, 521 E. Main Street.

GOING ABROAD

See MR. BOWMAN before making
Reservations

For purchasing tickets elsewhere. He
will save you time and money. Tours
beginning, \$12.50 and up. Cruise to
Bermuda, St. Thomas, Porto Rico, Pan-
ama Canal, Jamaica, Cuba and South
America.

Fastest, newest and only steamer landing
passage to Europe, Africa and Asia.
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S. Co., Ltd., 25 Broadway, New York, N. Y.
and Ticket Agents, or QUEBEC S. C. Co.,
Ltd., Quebec. SAMUEL B. BOWMAN, S. C.
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Merchants and Miners Transportation Co.

Norfolk to Boston, Miami, and
Providence, B. I.

W. W. CROXTON, G. P. & Norfolk, Va.

round the World, \$325 and up. Call
for beautifully illustrated booklet.
JAS. M. HOWARD,
Southern Tourist Agent,
705 E. Main St., Richmond, Va.

Steamers leave Norfolk for Boston, Sun-
day; and Philadelphia, Monday; and
Tues. and Fri.; for Providence, Mon., Wed-
nesday and Sat. at 5 P. M. Passengers and freight
taken for all sea-ways. Freight collect. No
charge for stowage. Agents' Office open daily
open sale at office C. & O. Ry., H. & W. Ry.
& N. H. Steamship Co., East Main, and Richmond
Transfer Co., 469 East Main.

Sails

December 9

W. W. CROXTON, G. P. & Norfolk, Va.

ons **LYMPIC** December 3

French a La Carte Restaurant.

Turkish and Electric Bath, Swimming Pool, Four Elevators, Gymnasium, Veranda Cafe, Palm Court. The most Up-to-Date First, Second and Third Class Passenger Accommodations.

Also Weekly Sailings by Twin Screw Steamships of

American Line N. Y.—Plymouth—Cherbourg—Southampton Philadelphia—Queenstown—Liverpool	White Star Line N. Y.—Plymouth—Cherbourg—Southampton New York—Queenstown—Liverpool Boston—Queenstown—Liverpool New York and Boston.
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Atlantic Transport Line